OL 9/17/08 9:59:27 OL BK 2,947 PG 146 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

When Recorded Return To:
US Recordings
2925 Country Drive
St. Paul, MN 55117

Prepared By: Thiyagarajan Sethuraman Mortgage Service Center 4001 Leadenhall Road, MS SV03 Mt. Laurel, New Jersey USA 08054-5452 Tel 800-449-8767

Authority to Cancel

Date: September 10, 2008

Loan#: 0038832234 Invoice#: E1126895

TO THE CHANCERY CLERK OF, De Soto County, Mississippi:

You are hereby authorized and requested to enter satisfaction of and cancel of record a certain DEED OF TRUST executed by RUSSELL V HARRIS / SARAH H HARRIS to PHH MORTGAGE CORPORATION f.k.a. CENDANT MORTGAGE CORPORATION, dated June 28, 2006 and recorded and filed for record July 10, 2006 in Book 2513 Page 94 of the records of Deeds in your office.

WITNESS this 10th day of September, 2008

PHH MORTGAGE CORPORATION f.k.a. CENDANT MORTGAGE CORPORATION

Ву

U46673909-01GR01

AUTHORIZ/CANCEL

US Recordings

Lisa Spurbeck, Assistant Secretary

STATE OF Minnesota
COUNTY OF Ramsey

) SS

On **September 10, 2008** before me, the undersigned, a **Notary Public** in and for said State personally appeared **Lisa Spurbeck** the **Assistant Secretary**, of **PHH MORTGAGE CORPORATION f.k.a. CENDANT MORTGAGE CORPORATION**, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that s/he executed the same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted, executed the instrument. WITNESS my hand and official seal.

TAMMY SORBO
Notary Public-Minnesota
My Commission Expires Jan 31, 2010

Tammy Sorbo, Notary Public

My Commission Expires: January 31, 2010